

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
ORTA, JOSE L	§	Case No. 09-24741
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BRENDA PORTER HELMS, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT
219 S. DEARBORN STREET
CHICAGO IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 08/23/2013 in Courtroom 4016,

Henry J. Hyde Judicial Office Facility
505 N. County Farm Road
Wheaton IL 60187

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/23/2013

By: CLERK OF THE COURT

*BRENDA PORTER HELMS, TRUSTEE
3400 W. LAWRENCE AVENUE
CHICAGO, IL 60625*

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
ORTA, JOSE L § Case No. 09-24741
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 10,001.86
and approved disbursements of \$ 225.57
leaving a balance on hand of¹ \$ 9,776.29

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BRENDA PORTER HELMS, TRUSTEE	\$ 1,750.19	\$ 0.00	\$ 1,750.19
Trustee Expenses: BRENDA PORTER HELMS, TRUSTEE	\$ 14.52	\$ 0.00	\$ 14.52
Other: International Sureties	\$ 21.82	\$ 21.82	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 1,764.71

Remaining Balance \$ 8,011.58

Applications for prior chapter fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 171,442.98 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	DISCOVER BANK	\$ 5,956.33	\$ 0.00	\$ 278.34
000003	Commerce Bank	\$ 16,771.76	\$ 0.00	\$ 783.75
000004	Chase Bank USA, N.A.	\$ 32,587.19	\$ 0.00	\$ 1,522.81
000005	Chase Bank USA, N.A.	\$ 14,592.06	\$ 0.00	\$ 681.89
000006	Chase Bank USA, N.A.	\$ 11,970.52	\$ 0.00	\$ 559.39
000007	Chase Bank USA, N.A.	\$ 705.34	\$ 0.00	\$ 32.96
000008	American Express Bank FSB	\$ 2,135.53	\$ 0.00	\$ 99.79
000009	American Express Bank FSB	\$ 5,087.64	\$ 0.00	\$ 237.75
000010	PYOD LLC its successors and assigns as assignee of	\$ 9,415.30	\$ 0.00	\$ 439.98
000011	PYOD LLC its successors and assigns as assignee of	\$ 3,443.39	\$ 0.00	\$ 160.91

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000012	PYOD LLC its successors and assigns as assignee of	\$ 21,479.24	\$ 0.00	\$ 1,003.73
000013	PYOD LLC its successors and assigns as assignee of	\$ 680.14	\$ 0.00	\$ 31.78
000014	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ 7,508.48	\$ 0.00	\$ 350.87
000015	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ 27,927.23	\$ 0.00	\$ 1,305.05
000016	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ 11,182.83	\$ 0.00	\$ 522.58

Total to be paid to timely general unsecured creditors \$ 8,011.58

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Brenda Porter Helms

Trustee

BRENDA PORTER HELMS, TRUSTEE
3400 W. LAWRENCE AVENUE
CHICAGO, IL 60625

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Jose L Orta
 Debtor

Case No. 09-24741-DRC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: froman
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 34

Date Rcvd: Jul 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2013.

db +Jose L Orta, 1005 Riverstone Drive, Aurora, IL 60502-5454
 aty +The Helms Law Firm, The Helms Law Firm, 3400 W Lawrence Ave, Chicago, IL 60625-5104
 14139411 +APX Alarm Security Solutions, 5132 North 300 West, Provo, UT 84604-5817
 14139412 AT&T Universal Card, P.O. Box 44167, Jacksonville, FL 32231-4167
 14139410 American Express, P.O. Box 297814, Fort Lauderdale, FL 33329-7814
 14139409 American Express, P.O. Box 981535, El Paso, TX 79998-1535
 14452579 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 14139413 BAC Home Loan Servicing, CA69190141, PO Box 5170, Simi Valley, CA 93062-5170
 14139414 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy,
 Greensboro, NC 27420)
 14139415 +Bank Of America, Po Box 26012, Greensboro, NC 27420-6012
 14139416 +Bank of America, Attn: Bankruptcy - Dept NC4-1050314, P.O. Box 26012,
 Greensboro, NC 27420-6012
 14139418 +Bank of America, P.O. Box 5832, Wilmington, DE 19808-0832
 14139420 +Charter One, P.O. Box 7092, Bridgeport, CT 06601-7092
 14139421 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 14749418 Chase Bank USA NA, PO Box 15145, Wilmington, DE 19850-5145
 14440284 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14139422 CitiCard, P.O. Box 142319, Irving, TX 75014-2319
 14139423 CitiCard, P.O. Box 6000, The Lakes, NV 89163-6000
 14139424 +Commerce BankCard Center, 3930 South 147th Street, Omaha, NE 68144-5569
 14731417 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
 14139429 First National Bank of Omaha Visa, P.O. Box 3696, Omaha, NE 68103-0696
 14139430 +Macy's, P.O. Box 8118, Mason, OH 45040-8118
 14139408 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
 14139432 +Sears/cbsd, Sears Bankruptcy Recovery, 7920 Nw 110th St, Kansas City, MO 64153-1270
 14139433 TJX Rewards, P.O. Box 15298, Wilmington, DE 19850-5298

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14139419 +E-mail/Text: cms-bk@cms-collect.com Jul 24 2013 01:56:37 Capital Management Services,
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
 14366752 E-mail/Text: bankruptcy@commercebank.com Jul 24 2013 01:59:21 Commerce Bank, P O BOX 419248,
 KCREC-10, Kansas City, MO 64141-6248
 14139425 +E-mail/Text: bankruptcy@commercebank.com Jul 24 2013 01:59:21 Commerce Bk, 911 Main St,
 Kansas City, MO 64105-5370
 14350793 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 24 2013 02:07:49 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 14139427 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 24 2013 02:07:49 Discover Card,
 P.O. Box 30943, Salt Lake City, UT 84130
 14139426 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 24 2013 02:07:49 Discover Business Card,
 P.O. Box 3023, New Albany, OH 43054-3023
 14139428 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 24 2013 02:07:49 Discover Financial,
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 14511071 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 24 2013 02:09:55
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809
 14457616 +E-mail/Text: resurgentbknotifications@resurgent.com Jul 24 2013 01:46:59
 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14139417 ##Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
 14139431 ##National City, P.O. Box 2349, Kalamazoo, MI 49003-2349

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: froman
Form ID: pdf006

Page 2 of 3
Total Noticed: 34

Date Rcvd: Jul 23, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-1

User: froman
Form ID: pdf006

Page 3 of 3
Total Noticed: 34

Date Rcvd: Jul 23, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2013 at the address(es) listed below:

Brenda Porter Helms, ESQ brenda.helms@albanybank.com, bhelms@ecf.epiqsystems.com
Brenda Porter Helms, ESQ on behalf of Trustee Brenda Porter Helms, ESQ
 brenda.helms@albanybank.com
Christopher M Brown on behalf of Creditor Bank of America, N.A.
 northerndistrict@atty-pierce.com, cbrown@atty-pierce.com
Donna B Wallace on behalf of Debtor Jose L Orta dbwallace@ameritech.net
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 5